

Certificate Number: 00301-PAE-DE-032020385

Bankruptcy Case Number: 18-16339



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2018, at 4:57 o'clock PM EST, SHANNON L DUARTE completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 11, 2018 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor